

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/AU2004/001663

## A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. <sup>7</sup>: G06F 12/14 G06F 17/60 G06F 157/00

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WPAT, USPTO and INTERNET. Keywords: credit card, smartcard, secure, identify, issuing, financial, bank, reader, entry, gateway, public, internet, replacement, number, approval and similar terms

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6327578 B1 (LINEHAN) 4 December 2001 See, especially: Figure 2C; column 3, line 65 – column 4, line 67; column 9, lines 3-28; column 10, line 43 – column 11, line 9	1-28
A	WO 2000/67219 A1 (CHASE MANHATTAN BANK) 9 November 2000 See, especially: page 18, line 2; page 32, line 20	
A	US 2003/0018579 A1 (LISTER et al.) 23 January 2003 See, especially: column 2, lines 17-19	

☒ Further documents are listed in the continuation of Box C

☒ See patent family annex

* "A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 7 February 2005	Date of mailing of the international search report 11 FEB 2005
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929	Authorized officer  ROSEMARY LONGSTAFF Telephone No: (02) 6283 2637

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2003/0009382 A1 (D'ARBELOFF et al.) 9 January 2003 See, especially: paragraph 9, lines 1-3; paragraphs 53 - 64	
A	US 6014636 A (REEDER) 11 January 2000 See, especially: abstract; figures	

# INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/AU2004/001663

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report				Patent Family Member			
US	6327578	EP	1017030	JP	2000194770	KR	2000048436
WO	0067219	AU	46966/00	AU	48173/00	AU	49798/00
		AU	49820/00	BR	0011230	BR	0011231
		CA	2371734	CA	2371736	EP	1177537
		EP	1177538	US	6609113	US	6704714
		US	2003140004	WO	0067216	WO	0067218
		WO	0067220				
US	2003018579	WO	03009077				
US	2003009382	WO	02101512				
US	6014636						
Due to data integration issues this family listing may not include 10 digit Australian applications filed since May 2001.							
END OF ANNEX							